

9/21/2011

**NEW ENGLAND GAMING & CONSULTING, LLC
GAMES OF CHANCE GAME PROCEDURES**

11 013

The name of the card game: Blackjack, also known as 21

The object of the card game: The object of the game is for a player to have a hand closer to 21 than that of the dealer without going over. If a player is dealt an Ace and at the same time a 10, Jack, Queen, or King on the first two cards, the player has "blackjack" and will win the table odds unless the dealer also has "blackjack".

The rules of the card game: The values of the cards are as follows: an Ace may count as either 1 or 11. A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. If the Ace must be counted as 1 to prevent the hand from going over 21, the hand is then called a "hard" total. The cards from 2 to 10 are valued at their face value. The Jack, Queen, and King are all valued at 10.

Play begins from the dealers left and all players must wait their 'turn' to play. Players are not permitted to touch the cards. The dealer's play is dictated by the rules adopted by the house. Side bets among players are not permitted. Players conduct at the table is proscribed by the house rules.

The equipment used for the card game: felt table indicating the location for placing wagers; standard playing cards, poker chips, dealer shoe, automatic card shuffler (optional)

The method of play for the card game: A card is burned at the start of each new shoe and at the change of every dealer. The burn card may be shown at the request of a player. The cut card is set at 75% penetration.

Once the bets are placed the dealer will deal two cards to the players. The dealer makes two passes around the table starting at the dealer's left (the player's right) so that the players and the dealer have two cards each. The dealer will flip one of his or her cards over exposing its value. After the cards have been dealt play proceeds around the table, starting at the first seat to the dealer's left. In the course of play if the player wishes to be dealt another card, the player will indicate this to the dealer by tapping the felt with a finger behind the cards, and/or announcing "hit". If the player does not wish to be dealt another card, the player will wave his or her hand over the cards and/or announce "stand". Hand motions will overrule any voice commands. When the hand is over, the dealer will move around the table to each position, in turn, paying winners and collecting losing wagers.

When the dealer has an Ace showing following the deal of the cards, bonus bets may be offered and the dealer will check to see if he or she has "blackjack".

The types of wager or wagers for the card game:

Ante – chips are placed by the player in the designated position to indicate the desire to play a hand.

Splitting - after being dealt the first two cards, a player may choose to split his or her cards thereby creating a new hand. An additional bet equal to the ante is required when cards

are split. After a split, a hand consisting of an Ace and a 10, Jack, Queen, or King is not consider blackjack and only counts as 21. Splitting after splitting is allowed; however, resplitting aces is not allowed. The player may split up to 4 times if another splitting opportunity arises. Doubling after splitting is allowed. To signify you wish to split put the additional wager next to the original wager.

Double down – allows a player to double his or her bet and receive only one additional card to the hand. "Doubling for less" means the player is allowed to wager an amount less than the original ante.

Insurance - when the dealer's up card is an Ace, the player may place an additional bet to insure against the dealer having blackjack.

Even Money - when a player has blackjack and the dealer's up card is an Ace, a player may immediately accept even money for his or her wager rather than wait until the dealer shows whether the dealer has blackjack.

Match the Dealer – the player wagers that one or both of his or her cards will match the dealer's up card.

The wager amounts for the card game: Maximum bet \$4

The payouts and payout odds for each wager in the card game:

Blackjack pays 3:2;

The insurance bet in blackjack pays 2:1

Match the dealer pays

Two Suited Matches 14-1,

Two Non-Suited Matches 6-1,

One Suited /One Non-Suited Match 10-1,

One Suited Match 7-1,

One Non-Suited Match 3-1

The above is an accurate description of our rules and method of play for the game listed.

Rachael Blum - NEGC
Signature of Authorized Official

9/28/2011
Date



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BLACKJACK

1. Blackjack can be played with one to eight ordinary decks of cards.
2. Cards of rank 2 through 10 are scored according to their face value.
3. All face cards are 10 points.
4. Aces can be worth either 1 or 11 points.
5. The highest hand in blackjack is an ace and any 10-point card and is called a blackjack. A winning blackjack pays 3 to 2.
6. If both player and dealer have a blackjack the bet is a push.
7. Aside from a blackjack, a winning hand pays even money.
8. The player wins if his hand has more points than the dealer, without going over 21. If either the player or dealer go over 21 it is called a break or bust and a busted hand automatically loses. If both the player and the dealer bust the player loses. If the player and the dealer tie, the bet is a push.

METHOD OF PLAY

A round of blackjack begins with each player placing a bet in the circle or logo directly in front of him. Then the dealer will give each player and himself two cards. Player cards are dealt face up. One dealer card is dealt face up (the up card) and the other face down (the hole card). If the dealer has a ten or an ace as the up card it is possible he has a blackjack, in which case all player hands will lose except those with another blackjack. The dealer will check for blackjack and collect all losing bets immediately if he does have a blackjack.

Insurance Bet: In the event the dealer has an ace as the up card he will allow the players to insure their hands against a blackjack. This is much like any insurance policy in which you are betting something bad will happen. The insurance bet in blackjack pays 2:1 if the dealer has a blackjack. After all players have had a chance to accept or decline insurance the dealer will check the hole card.

Even Money: If the dealer has an ace showing and a player has a blackjack the dealer may ask "even money?" This is because if the player has a blackjack the net result of both the blackjack and the insurance bet will be an even money win regardless of whether the dealer has a blackjack. After all players have had a chance to accept or decline "even money" the dealer will check the hole card.

After it has been established that the dealer does not have a blackjack the players in turn may play their hands. The following options are available.

Stand: If the player is satisfied with his hand as-is he may stand pat. To signify you wish to stand, wave your hand as if to wave the dealer away.

Hit: If the player wishes to take another card he may continue to do so until he either stands or busts. To signify you wish to hit, tap the table with your finger.

Double: If the player feels he needs one and only one more card then he may double his bet and be dealt one more card, good or bad. This option is only offered on the first two cards, and sometimes on the first two cards after splitting. To signify you wish to double, place another wager next to your original wager of equal value or less.

Split: If the player's first two cards are of equal point value he may split them into two hands. In this event each card is the first card of a new hand. The player must also make another wager, of equal value to the first wager, for the second hand.



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Splitting after splitting is allowed; however, resplitting aces is not allowed.

The player may split up to 4 times if another splitting opportunity arises.

Doubling after splitting is allowed. To signify you wish to split put the additional wager next to the original wager.

Soft 17: After all players have played their hands, from the dealer's left to right, the dealer will play his hand. The dealer must hit until he reaches a score of 17 or more. If the dealer has a soft 17, an ace and any number of cards totaling 6, he must also hit. If the dealer busts, all players that did not bust automatically win.

PROCEDURES

1. **Number of decks:** 5 or 8 depending on Bonus bets. Currently using 5.
2. **Burn card:** A card is burned at the start of each new shoe and at the change of every dealer. The burn card may be shown at the request of a player.
3. **Cut card:** The cut card is set at 75% penetration.
4. **Soft 17:** Dealer must hit soft 17.
5. **Number of hands:** In the event no players are waiting for a seat at the table a player has the option of playing 2 hands.
6. **Maximum bet:** \$4
7. **Blackjack pays:** 3:2
8. **Insurance pays:** 2:1
9. **Doubling for less:** Allowed

OPTIONAL DEALER MATCH BONUS

The player places a bet ~~(\$1-\$4)~~ in the dealer match bonus circle.

The player wins for each of his initial two cards that match the dealer's up card. Matches in rank only pay less than a match in rank and suit. Payouts are posted on the display tent positioned on the table.

PAYOUTS

Two Suited Matches **14-1**

Two Non-Suited Matches **6-1**

One Suited /One Non-Suited Match **10-1**

One Suited Match **7-1**

One Non-Suited Match **3-1**